

<b>United States Bankruptcy Court District of Colorado</b>						<b>Voluntary Petition</b>											
Name of Debtor (if individual, enter Last, First, Middle): <b>Borrego, Arturo</b>				Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Borrego, Maria Ignacia</b>													
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>mem Borrego Bros Trucking</b>				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):													
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>2547</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>7955</b>													
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>324 Pine Street La Salle, CO</b>				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>324 Pine Street La Salle, CO</b>													
ZIPCODE <b>80645</b>				ZIPCODE <b>80645</b>													
County of Residence or of the Principal Place of Business: <b>Weld</b>				County of Residence or of the Principal Place of Business: <b>Weld</b>													
Mailing Address of Debtor (if different from street address)				Mailing Address of Joint Debtor (if different from street address):													
ZIPCODE				ZIPCODE													
Location of Principal Assets of Business Debtor (if different from street address above): <b>8830 Yosemite Street, Henderson, CO</b>						ZIPCODE <b>80640-8034</b>											
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____		<b>Nature of Business</b> (Check <b>one</b> box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other _____ <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding _____ <b>Nature of Debts</b> (Check <b>one</b> box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.													
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).													
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						<b>THIS SPACE IS FOR COURT USE ONLY</b>											
Estimated Number of Creditors <table style="width:100%; border-collapse: collapse;"><tr><td><input type="checkbox"/> 1-49</td><td><input checked="" type="checkbox"/> 50-99</td><td><input type="checkbox"/> 100-199</td><td><input type="checkbox"/> 200-999</td><td><input type="checkbox"/> 1,000-5,000</td><td><input type="checkbox"/> 5,001-10,000</td><td><input type="checkbox"/> 10,001-25,000</td><td><input type="checkbox"/> 25,001-50,000</td><td><input type="checkbox"/> 50,001-100,000</td><td><input type="checkbox"/> Over 100,000</td></tr></table>								<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000
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Estimated Assets <table style="width:100%; border-collapse: collapse;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>								<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities <table style="width:100%; border-collapse: collapse;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
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**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Borrego, Arturo & Borrego, Maria Ignacia****Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)Location  
Where Filed: **None**

Case Number:

Date Filed:

Location  
Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**See Schedule Attached**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

**X**

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Borrego, Arturo & Borrego, Maria Ignacia****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Arturo Borrego.

Signature of Debtor

**Arturo Borrego.****X** /s/ Maria I. Borrego

Signature of Joint Debtor

**Maria I. Borrego**

Telephone Number (If not represented by attorney)

**October 19, 2009**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\*****X** /s/ Bonnie Bell Bond

Signature of Attorney for Debtor(s)

**Bonnie Bell Bond 14923  
Law Office of Bonnie Bell Bond, LLC  
5613 DTC Parkway, Suite 1200  
Greenwood Village, CO 80111-3135  
(303) 770-0926 Fax: (303) 770-0965  
bonnie@bellbondlaw.com**

**October 19, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

**IN RE** Borrego, Arturo & Borrego, Maria Ignacia

Case No. \_\_\_\_\_

Debtor(s)

**VOLUNTARY PETITION**  
**Continuation Sheet - Page 1 of 1**

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor:

**Name of Debtor: Borregos Bros Trucking**

**Case Number: 09-21524 SBB**

**Date Filed: 6/12/2009**

**District: Colorado**

**Relationship: Member**

**Judge: Brooks**

**Name of Debtor: Jorge & Lilianna Borrego**

**Case Number:**

**Date Filed: 10/19/2009**

**District: Colorado**

**Relationship: Co-Member/Jt Owner**

**Judge:**

**Name of Debtor: Mario & Rose Borrego**

**Case Number:**

**Date Filed: 10/19/2009**

**District: Colorado**

**Relationship: Jt. Owner**

**Judge:**

B201 (12/08)

## UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### **1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

#### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

B201

Page 2

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X** \_\_\_\_\_

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Borrego, Arturo & Borrego, Maria Ignacia**

Printed Name(s) of Debtor(s)

**X /s/ Arturo Borrego.**

Signature of Debtor

**10/19/2009**

Date

Case No. (if known) \_\_\_\_\_

**X /s/ Maria I. Borrego**

Signature of Joint Debtor (if any)

**10/19/2009**

Date



United States Bankruptcy Court  
District of Colorado

IN RE:

Case No. \_\_\_\_\_

Borrego, Arturo

Chapter 11

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Arturo Borrego.

Date: October 19, 2009

Certificate Number: 02645-CO-CC-008003773

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on August 13, 2009, at 11:42 o'clock AM EDT,

Arturo Borrego received from

A 123 Credit Counselors, Inc,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Colorado, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: August 13, 2009

By /s/Cary Hernandez

Name Cary Hernandez

Title Certified Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).



NY 100-1007-2400 (continued)

DECLASSIFIED BY 6032 ATZ/STP/STP

[illegible]

\_\_\_\_\_ hereby certifies that the above information is true and correct to the best of his knowledge and belief.

[illegible]

Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan. Any debt repaid through the credit counseling agency, see 11 U.S.C. §§ 109(e) and 521(a).

United States Bankruptcy Court  
District of Colorado

IN RE:

Borrego, Maria Ignacia

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Maria I. Borrego

Date: October 19, 2009

Certificate Number: 02645-CO-CC-008003778**CERTIFICATE OF COUNSELING**I CERTIFY that on August 13, 2009, at 11:42 o'clock AM EDT,Maria I Borrego received fromA 123 Credit Counselors, Inc

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Colorado, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.This counseling session was conducted by internet and telephone.Date: August 13, 2009By /s/Cary HernandezName Cary HernandezTitle Certified Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(h).

**United States Bankruptcy Court  
District of Colorado**

**IN RE:**

Case No. \_\_\_\_\_

**Borrego, Arturo & Borrego, Maria Ignacia**

Chapter **11**

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
<b>Bank Of Choice</b> <b>7251 W. 20th, Bldg. A</b> <b>Greeley, CO 80634</b>				<b>277,437.73</b>
<b>Daimler Truck Financial</b> <b>13650 Heritage Parkway</b> <b>Fort Worth, TX 76177</b>				<b>183,556.13</b>
<b>Pinnacol Assurance</b> <b>7501 E. Lowry Blvd.</b> <b>Denver, CO 80230-7006</b>				<b>151,043.57</b>
<b>Daimler Truck Financial</b> <b>13650 Heritage Parkway</b> <b>Fort Worth, TX 76177</b>				<b>99,612.99</b>
<b>Daimler Truck Financial</b> <b>13650 Heritage Parkway</b> <b>Fort Worth, TX 76177</b>				<b>91,118.14</b>
<b>Daimler Truck Financial</b> <b>13650 Heritage Parkway</b> <b>Fort Worth, TX 76177</b>				<b>83,438.75</b>
<b>Department Of The Treasury IRS</b> <b>IRS</b> <b>Ogden, UT 84201</b>				<b>76,012.87</b>
<b>St. Anthony North Hospital</b> <b>2551 W. 84th Avenue</b> <b>Westminster, CO 80031</b>	<b>Credit Service Company, Inc.</b> <b>P.O Box 1120</b> <b>Colorado Springs, CO, CO 80901</b>			<b>30,048.00</b>
<b>IRS</b> <b>P. O. Box 21126</b> <b>Philadelphia, PA 19114</b>				<b>26,900.58</b>
<b>Gemb Lending Inc.</b> <b>P.O Box 5064</b> <b>Costa Mesa, CA 92628</b>	<b>Gemb Lening, Inc.</b> <b>3355 Michelson Drive</b> <b>Irvine, CA 92612</b>			<b>25,168.00</b>
<b>Department Of The Treasury-IRS</b> <b>P.O Box 9019</b> <b>Holtsville, NY</b>				<b>24,028.20</b>
<b>Wachovia Dealer Services</b> <b>P.O Box 25341</b> <b>Santa Ana, CA 92799-5341</b>				<b>16,454.00</b> <b>Collateral:</b> <b>0.00</b> <b>Unsecured:</b> <b>16,454.00</b>
<b>Wells Fargo Card Services</b> <b>P.O Box 10347</b> <b>De Moines, IA 50306</b>				<b>8,883.00</b>

Colorado Dept of Revenue 1375 Sherman St. Denver, CO 80261		5,152.27
Colorado Dept Of Revenue 1375 Sherman St. Denver, CO 80261		5,152.27
Sheffield Financial LLC P.O Box 1704 Clemmons, NC 27012		4,840.00
Sears/Cbsd 701 East 60th Street N. Sioux Falls, SD 57117	Sears/Cbsd P. O. Box 6189 Sioux Falls, SD 57117	3,781.00
U.S. Bank 4325 17th Avenue S. Fargo, ND 58125		2,359.00
St. Anthony North Hospital 8140 S. Holly St. Cetennial, CO 80122	Credit Service Company, Inc. P.O Box 1120 Colorado Springs, CO 80901	2,144.00
GEMB/JCP Attn: Bankruptcy P. O. Box 103016 Roswell, GA 30076	GEMB/JCP P. O. Box 981402 El Paso, TX 79998	916.00

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: October 19, 2009 Signature /s/ Arturo Borrego.  
of Debtor **Arturo Borrego.**

Date: October 19, 2009 Signature /s/ Maria I. Borrego  
of Joint Debtor **Maria I. Borrego**  
(if any)

United States Bankruptcy Court  
District of Colorado

IN RE:

Case No. \_\_\_\_\_

**Borrego, Arturo & Borrego, Maria Ignacia**

Chapter **11**

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: October 19, 2009 Signature: /s/ Arturo Borrego.  
Arturo Borrego. Debtor

Date: October 19, 2009 Signature: /s/ Maria I. Borrego  
Maria I. Borrego Joint Debtor, if any



A.C.E. American Cash Express  
6125 E. 72nd Place  
Commerce City, CO 80640

Ace Cash Express  
1231 Greenway Drive, Suite 700  
Irving, TX 75038

Ace Hardware  
P. O. Box 1006  
Commerce City, CO 80022

Action Tire LLC  
9227 Lincoln Avenue, Suite 200-473  
Lone Tree, CO 80124

Adams County Treasurer  
450 South 4th Avenue, Suite 303  
Brighton, CO 80601-3194

All Truck & Trailer Parts  
4215 Sinton Road  
Colorado Springs, CO 80907

Allied Interstate  
435 Ford Road, Suite 800  
Minneapolis, MN 55426

Allied Waste Services  
5075 E. 74th Avenue  
Commerce City, CO 80022-1536

Alpine Credit, Inc.  
7910 Ralston Road, Suite 4  
Arvada, CO 80002

Alpine Credit, Inc.  
2009 Wadsworth Blvd.  
Lakewood, CO 80214

Arturo Borrego  
324 Pine Street  
Lasalle, CO 80645

Bank Of Choice  
7251 W. 20th, Bldg. A  
Greeley, CO 80634

Bank Of Choice  
7251 W. 20th Bldg, A  
Greeley, CO 80634

BK Tire Inc.  
3775 Puritan Way  
Erie, CO 80516

Brian D. Milligan  
Darling Bergstrom & Milligan PC  
1515 Arapahoe, Tower 1, Suite 530  
Denver, CO 80202

Callcomm  
P. O. Box 21736  
Denver, CO 80221

Castle Meinhold & Stawiarski, LLC  
999 18th Street, Suite 2201  
Denver, CO 80202

Certegy Payment Recovery Services, Inc.  
11601 Roosevelt Boulevard  
St. Petersburg, FL 33716

Certified Laboratories  
P. O. Box 152100  
Irving, TX 75015-2100

Cintas  
P. O. Box 390365  
Denver, CO 80239-1365

Colorado Dept of Revenue  
1375 Sherman St.  
Denver, CO 80261

Colorado Dept Of Revenue  
1375 Sherman St.  
Denver, CO 80261

Colorado Dept. Of Labor & Employment  
P. O. Box 8789  
Denver, CO 80201-8789

Compass Bank  
P.O Box 10566  
Birmingham, AL 35296

Compass Bank  
701 S. 32nd Street  
Birmingham, AL 35233

Credit Service Company, Inc.  
P.O Box 1120  
Colorado Springs, CO, CO 80901

Credit Service Company, Inc.  
P.O Box 1120  
Colorado Springs, CO 80901

D' Hispanos, Inc.  
15480 E. Colfax Avenue  
Aurora, CO 80011

Daimler Truck Financial  
13650 Heritage Parkway  
Fort Worth, TX 76177

Department Of The Treasury IRS  
IRS  
Ogden, UT 84201

Douglas W. Brown  
Brown, Beredini & Dunning  
2000 S Colo. Blvd Tower 2, Suite 700  
Denver, CO 80222

Downey Excavation, Inc.  
61336 Jay Road  
Montrose, CO 81401

El Rancho Store  
4921 Beach Court  
Denver, CO 80221-1207

G. Brent Coan  
Otis, Coan & Peters, LLC  
1812 56th Avenue  
Greeley, CO 80634

Gemb Lending Inc.  
P.O Box 5064  
Costa Mesa, CA 92628

Gemb Lening, Inc.  
3355 Michelson Drive  
Irvine, CA 92612

GEMB/JCP  
P. O. Box 981402  
El Paso, TX 79998

GEMB/JCP  
Attn: Bankruptcy  
P. O. Box 103016  
Roswell, GA 30076

Hi-Lo Market  
7290 Monaco  
Commerce City, CO 80022

Hub Transportation  
6075 E. 60th Avenue  
Commerce City, CO 80022

Integral Recoveries  
770 W. Hampden Avenue, Suite 150  
Englewood, CO 80150

Interstate Turbo Supply  
P. O. Box 359  
Commerce City, CO 80037

IRS  
P. O. Box 21126  
Philadelphia, PA 19114

Jerry's Market  
601 Knox Court  
Denver, CO 80204

JJ Check Cashing  
Cambio Ce Cheque Western Union  
4690 Peoria Street, Unit #10  
Denver, CO 80239

Johnson Freidel & Dykes, PC  
4611 Plettner Lane, Suite 200  
Evergreen, CO 80439

Jorge Borrego  
9868 E. 113th Avenue  
Henderson, CO 80640

Kimball Midwest  
4800 Roberts Road  
Columbus, OH 43228



Kutner Miller Brinen PC  
303 E. 17th Avenue  
Denver, CO 80203

Law Offices Of Joel Cardis, LLC  
2006 Swede Road, Suite 100  
E. Norriton, PA 19401

LTA/PDT Laser Trak Alignment LLC  
Performance Diesel Trans  
P. O. Box 35  
Greeley, CO 80632-0035

Mario Borrego  
3527 Pueblo Street  
Evans, CO 80620

Midwest Truck Parts & Service  
5075 Cook Street  
Denver, CO 80216

Miller & Cohen, P.C.  
Attorneys At Law  
P. O. Box 1259 - 344 Main Street  
Longmont, CO 80502-1259

Miller & Law P.C.  
Attorneys At Law  
1900 West Littleton Blvd.  
Littleton, CO 80120

Mountain States Commercial Credit Mgmt  
P. O. Box 1070  
Englewood, CO 80150-1070

NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

O.K. Check Cashing Co.  
906 10th Street  
Greeley, CO 80631

Ogborn, Summerline & Ogborn, LLC  
1122 Lincoln Street, Suite 1100  
Denver, CO 80203

Patricia K. Murray P.C.  
21 N. First Avenue, Suite 200  
Brighton, CO 80611

Pinnacol Assurance  
7501 E. Lowry Blvd.  
Denver, CO 80230-7006

Professional Finance Company  
P. O. Box 1686  
Greeley, CO 80632-1686

Quality Tire  
4301 Broadway  
Denver, CO 80216

Rex Oil Company  
5671 Tejon Street  
Denver, CO 80221

RMS  
4836 Brecksville Road, Box 509  
Richfield, OH 44286

Roaring Fork Valley Co-Op  
760 Highway 133  
Carbondale, CO 81623

Robert L. McCauley  
Linda Downs Gomez, Inc.  
2605 S. Estes St., Unit LOWER  
Lakewood, CO 80227

Sears/Cbsd  
P. O. Box 6189  
Sioux Falls, SD 57117

Sears/Cbsd  
701 East 60th Street N.  
Sioux Falls, SD 57117

Security Check, LLC  
P. O. Box 1211  
Oxford, MS 38655-1211

Seventeenth Judicial District Attorney  
Bad Check Restitution Program  
P. O. Box 399  
Henderson, CO 80640-0399

Sheffield Financial LLC  
P.O Box 1704  
Clemmons, NC 27012

Sprint Customer Service  
P. O. Box 8077  
London, KY 40742

St. Anthony North Hospital  
2551 W. 84th Avenue  
Westminster, CO 80031

St. Anthony North Hospital  
8140 S. Holly St.  
Centennial, CO 80122

St. Anthony North Hospital  
8140 S. Holly St.  
Centennial, CO 80122

Sunmart #507 Petroleum  
665 31st Street  
Evans, CO 80620

Suntrust Mortgage Inc  
P.O Box 79041  
Baltimore, MD 21279

Suntrust Mortgage, Inc.  
Attn: RVW3034  
1001 Semmes Avenue  
Richmond, VA 23224

TCI Tire Centers  
22303 I-76 Frontage Rd., Bldg. 2  
Hudson, CO 80642

The Homestead Companies  
Dept. 1617  
Denver, CO 80291-1617

Tomahawk AIP  
I-76 Exit 17, Co 15  
Brighton, CO 80601

Total Plumbing  
4701 N. Colorado Blvd.  
Denver, CO 80216

Transworld Systems, Inc.  
6041 S. Syracuse Way, #210  
Greenwood Village, CO 80111

TRS Recovery Services, Inc.  
5251 Westheimer  
Houston, TX 77056

Truck Parts Specialists  
5701 Stapleton North Drive  
Denver, CO 80216

U.S. Bank  
4325 17th Avenue S.  
Fargo, ND 58125

Vengroff, Williams & Associates, Inc.  
P. O. Box 4155  
Sarasota, FL 34230-4155

Verizon Wireless  
P. O. Box 96088  
Bellevue, WA 98009

Wachovia Dealer Services  
P.O Box 25341  
Santa Ana, CA 92799-5341

Wells Fargo Bank Nv Na  
P. O. Box 60510  
Los Angeles, CA 90060

Wells Fargo Bank Nv Na  
P. O. Box 94435  
Albuquerque, NM 87199

Wells Fargo Card Services  
P. O. Box 5058  
Portland, OR 97208

Wells Fargo Card Services  
P. O. Box 5445  
Portland, OR 97208

Wells Fargo Card Services  
P.O Box 10347  
De Moines, IA 50306

Western Anesthesia Consultants, PC  
Attn: Collections Department  
P. O. Box 467  
Arvada, CO 80001



WFS Financial/Wachovia Dealer Services  
P. O. Box 19657  
Irvine, CA 92623

WFS Financial/Wachovia Dealer Services  
P. O. Box 1697  
Winterville, NC 28590